

LIMITATIONS OF SOCIAL SAFETY NET PROGRAMS AT THE UNION PARISHAD LEVEL IN BANGLADESH: FOCUSING OLD AGE AND WIDOW ALLOWANCE PROGRAM

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ABSTRACT

Like every other welfare nation, the government of Bangladesh has a handful of programs running to support the poor, vulnerable, destitute, and handicapped citizens of the country. Although these programs are certified by the constitution of Bangladesh and have a specific amount of Budget allowance from the GDP, they are dragging their feet in many ways. A few works of literature were reviewed to understand the basic problems in these programs for this study which suggest that the program is very ambitious in terms of the capacity of the government of Bangladesh. On the other hand, the promises mentioned in the implementation manual are hardly followed. Besides, the shortage of transparency is also a huge factor in Bangladesh. The study finds these programs problematic and argues for their reformation.

KEYWORDS: *Social Safety Net Program, Old Age Allowance, Widow Allowance, Problems, and Transparency.*

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1. INTRODUCTION AND BACKGROUND

Vulnerable groups of any society have been being identified by the higher authority throughout history. History denotes that in ancient Egypt and Mesopotamian civilization, the government had allocated goods and services to the poorest of the poor which are currently considered vulnerable groups of the society.¹ In Bangladesh historically there were only two types of activities that are close to the current Social Safety Net Programs (SSNPs) one was food supply based, the other was post disaster relief. Time to time, many SSNPS have been emerged and currently in practice.² SSNPS in Bangladesh have already contributed to reducing vulnerability and poverty by incorporating multiple underprivileged groups by providing a number of domestic and cash-based supports. These include the provision of widows and persons-with-disabilities, income security for the elderly, generating temporary employment for working age men and women, and supporting the healthy development of young mothers and

¹Uddin, Ansar. "Social safety nets in Bangladesh: an analysis of impact of old age allowance program"

(Unpublished MA dissertation. Institute of governance studies (IGS), BRAC University, Dhaka, Bangladesh. February 2013), 1.

²Hossain Zillur Rahman and Liaquat Ali Choudhury. *Social Safety Nets in Bangladesh: Ground Realities and Policy Challenges: Process, Coverage, Outcomes, and Priorities*. Vol. 2. (PPRC: Dhaka, 2012). 2.

children.³ Among the 18 major SSNPs, this study will be discussing Old Age Allowance Program (OAAP) and the Husband Deserted Destitute Widow Allowance Program (HDDWWAP).⁴

Firstly, the atmosphere for the senior citizens, particularly in the rural areas is not suitable but adverse. A huge portion of the senior citizens keep on working for making their and their families' ends met till very late ages which is extremely difficult due to ill health. Older women in this case are in more vulnerable position. In that case, 67% of the older women are widows and hardly find anything to do for a living. The harsh economic reality has deprived these senior citizens of the support they should have received from their children.⁵ Among the total population of over 16 million about 4.4% arguably 7% constitute elderly people. The number is growing as well, according to the UN, the rate will strike at 22% within 2050.⁶ However, currently only less than one third of the senior citizens are under the support of OAAP. That is being said, this is considered one of the lowest levels of social support provided by the government across the earth.⁷ Therefore, it is a demand of time to enhance the coverage of OAAP within no time to conceal sustainable growth for the future.

As a remedy for this situation the government of Bangladesh first initiated the OAAP programs in the year 1997-98 to a very low extent. Back then, it was providing 100BDT/month to 5 males and 5 females from each of the Union Parishad (UP) of Bangladesh. Gradually, the coverage has been widening and measures for strengthening the support and increasing accountability and transparency in the program have been adopted by the government of Bangladesh through the ministry of Social welfare.⁸ At the beginning in 1997, only 0.4million were under the coverage with the allocation of

³The World Bank. "Social Safety Nets in Bangladesh Help Reduce Poverty and Improve Human Capital."

URL: <https://www.worldbank.org/en/news/feature/2019/04/29/social-safety-nets-in-bangladesh-help-reduce-poverty-and-improve-human-capital>. Accessed: 19 October, 2020.

⁴Shawkat Ali. "Social Safety Nets."Banglapedia (online version), last modification on March 19, 2015. URL: http://en.banglapedia.org/index.php?title=Social_Safety_Net. Accessed: September 22, 2020.

⁵UNFPA. "Old age income security in Bangladesh: Work, family and social protection." Helpage Briefing. URL: <https://www.refworld.org/pdfid/5a8a85a77.pdf>. Accessed: 25 October, 2020.

⁶Chowdhury, S Rahman. "Impact of old age allowance among rural aged: An Empirical investigation." *International Journal of Sociology and Anthropology*, Vol. 5(7), pp. 262-268, October, 2013.

⁷UNFPA. "Old age income security in Bangladesh: Work, family and social protection." Helpage Briefing. URL: <https://www.refworld.org/pdfid/5a8a85a77.pdf>. Accessed: 25 October, 2020.

⁸Government of Bangladesh, "Implementation Manual for Old Age Allowances programme (Revised)."Ministry of Social Welfare. 2013.

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125000000BDT in total but now about 4.9million are getting 29400000000BDT (500BDT/month).⁹ However, assurance of transparency is clearly spelt in the manual yet there remains a huge question mark.

On the other hand, according to the socio-economic condition of Bangladesh, particularly women are considered more vulnerable. In the rural region of the country, the vulnerability of women intensifies multi times more. In this circumstance, the women who have lost their husbands, and are living in extreme poverty are in the bottom line of the vulnerable groups. The condition of these women with wretched fortune is deplorable and worth concerning. Therefore, despite being economically crippled the government of Bangladesh has initiated an allowance program in the year of 1998 in order to, mitigate their vulnerability and suffering.¹⁰ At the inception of this widow allowance program in 1998, the Ministry of Social welfare was entrusted to incorporate 4,03,110 beneficiaries and distributed a hundred taka for each woman at a time.¹¹

The same procedure was initiated in the year 1999 with 4,03,11,000 BDT and in the following year but the amount was increased. 25,00,00,000 BDT was allocated in the Budget under this program in the year 2000.¹² Later on the fiscal year of 2003-2004 this program was finally prioritized by the prime minister of Bangladesh and finally handed over to the Ministry of Social welfare permanently because it is highly intimate with the women and children welfare programs of Bangladesh.¹³

Currently, this widow allowance program of Bangladesh which is known as HDDWWAP has identified helpless senior women citizens, neglected, backward, unprogressive women as its primary stakeholders and is mandated to work for, for strengthening the socio-economic condition and ensuring the social security of the husband deserted and destitute widows of Bangladesh; increasing their respect in the society and family; strengthening their will power with a financial allowance, and providing financial aid for the sake of their treatment and nutrition supply. Currently, this program is in progress at all the Upazillas (UPZs) and its development circles namely Union Parishads (UPs) and Paurahsvas of all categories.¹⁴

Programs like HDDWWAP are called Social Safety Net (SSNPS) programs in Bangladesh. According to a report of the national daily, the Daily Star currently there are about, 98 social SSNPSs operating across the country within the

⁹Government of Bangladesh, “byoshkovata [Old Age Allowance].”Ministry of Social

Welfare. 2013<http://www.dss.gov.bd/site/page/7314930b-3f4b-4f90-9605-886c36ff423a/Old-Age-Allowance>.

Accessed: 25 October, 2020.

¹⁰Government of Bangladesh, “Implementation Manual for Allowance to the Husband Deserted Destitute Women and the Widow.”Ministry of Social Welfare. 2013.

¹¹Ibid.

¹²Ibid.

¹³Ibid.

¹⁴Ibid.

supervision of multiple ministries of the government of Bangladesh.¹⁵ Now the question is why these programs are called SSNPSs? There are multiple reasons. In a country, each of its citizens might not have the access to the capital. All the citizens surely won't afford the same luxury. In fact, there will always be a marginal group who are struggling with reaching their ends meet and some of them might not have this tiny luxury at all. Besides, the outbreak of COVID-19 has pushed the already descending poverty rate up. The portion of this misfortune, helpless, destitute and vulnerable community in Bangladesh is too big to handle. So the initiative is mandatory for this group to boost their morale to some extent. In a country where one in every 4 people still lives in poverty and 1 in each 8 still struggling extreme poverty has no option but a financial boost from elsewhere.¹⁶ Considering this hardcore reality the government of Bangladesh conducts some poverty alleviation and SSNPSs. HDDWWAP is one of them. However, these programs are breeding grounds for corruption. From the government employees of the ministry to the local representatives involved with these programs are sunk under corruption.¹⁷ From allocating the budget for these programs to handover the sum to the beneficiary entire process is hectic and devoid of transparency. Another report of the Daily Star says that the government of Bangladesh has already allocated 1020,00,00,000 BDT for HDDWWAP. The intensity of malpractice from top to bottom level of the government urges to investigate the transparency in the window allowance program. Responding to this need this paper focuses on transparency in the entire practice of HDDWWAP at the Union Parishad level in Bangladesh.

2. METHODOLOGY

The study is based on qualitative data extracted from secondary sources. The article mainly focused only on two of the biggest programs in Bangladesh namely OAAP and HDDWWAPs among the 18 running SSNPs of Bangladesh considering the size of beneficiaries. Data was collected through the content analysis technique and presented in a narrative style. Chicago method of referencing is followed throughout the paper.

3. LIMITATIONS OF SSNPS IN BANGLADESH

Protective mechanisms to reduce poverty and vulnerability in any society are inevitable if the society claims itself to be a civilized one. HDDWWAP and OAAP in Bangladesh are two major effective cash-based allowance programs because it is clearly spelt out in the constitution of Bangladesh that the widows will be very much within the radar of the government as a vulnerable group and will receive aid for their socio-economic safety.¹⁸ Besides, HDDWWAP and OAAP have been

¹⁵MizanurRahman. "Social Safety Net." The Daily Star, May 18, 2013.

¹⁶The World Bank.*Bangladesh Poverty Assessment Facing Old and New Frontiers in Poverty Reduction* (International Bank for Reconstruction and Development: Washinton, 2009).

¹⁷Zafarullah, H., Siddiquee, N.A. Dissecting Public Sector Corruption in Bangladesh: Issues and Problems of Control. *Public Organization Review* 1, 465–486 (2001).

¹⁸ It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing its citizens-the right to social security, that is to say to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other

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designed through a host of reformations and finalized in 2013.¹⁹ Therefore, the Constitution of Bangladesh and the provisions have undoubtedly shown ambition and commitment with profound sentiment regarding the protection of vulnerable groups. This is a firm and comparatively stronger commitment which has been made in the constitution of Bangladesh than in other developing countries' constitutions. To implement this ambitious effort the government is supposed to expend above 2% of its GDP in this regard.²⁰ In this context, an article in the star magazine opines that,

Even though Bangladesh is on its way to becoming a middle-income country (MIC), nearly a third of its population lives below the poverty line, making social safety net programs an integral part of its economic development. Yet, the existing funds allocated to about one hundred plus programs have turned out to be inadequate to cushion the poor against poverty. Bangladesh's allocation in its social safety nets is 2.2% of the GDP, which is paltry compared to other MICs. The problem was highlighted last Sunday at a discussion organized by a leading Bangladeshi daily on social protection strategy and budget.²¹

Nevertheless, the government along with other organizations often complains that these protective programs often fail in terms of execution due to a lack of coordination and transparency. This failure is undoubtedly a stigma on a country which is often found claiming to be a middle-income nation or a potential middle-income nation.²²

3.1 Ambitious Claim

It is to be noted that, the allowance for SSNPS program was meant to be increased by 1% making 3% in total of the entire GP according to the Sixth Five-year Plan. However, in the Seventh Five Year Plan, no clear indications have been provided. Instead of doing this, it clearly confessed that the efficiency of the existing SSNPS program in Bangladesh is less than its potential. Therefore, the government has initiated the National Safety Net (NSS) program instead which will encompass larger areas and will be more fruitful. Furthermore, it will help the future infrastructure of the social security system of Bangladesh.²³ Besides, the assurance of reducing extreme poverty to 4.0% is also provided in the Seventh Five

such cases. Article 15(D). Fundamental Necessities. Government of Bangladesh. *The Constitution of the People's Republic of Bangladesh*.

¹⁹Government of Bangladesh, "Implementation Manual for Allowance to the Husband Deserted Destitute Women and the Widow." Ministry of Social Welfare. 2013.

²⁰Pradha M, Mohd S and Sulaiman j, "An investigation of social safety net programs as a means of poverty alleviation in Bangladesh", *Asian Social Science* vol 9, No 2, 2013.

²¹ "Social safety nets: Plug the holes in the system." Editorial, the Daily Star. April 12, 2016.

²²Khondoker, H. Baziul, Charles, Knox-Vidyamanov and Andrea Vilela. *Old age social protection options for Bangladesh*, vol: 1 (BER, DU: 2013). 10.

²³Government of Bangladesh. *Seventh Five Year Plan FY2016-FY2020: Accelerating Growth, Empowering Citizen* (GED, Planning Commission of Bangladesh: Sher-e-Bangla Nagar, 2015). 48.

Year Plan.²⁴

3.2 Stress of Beneficiary

According to the poverty reduction strategic paper of FY 2009-11, there are about 18 cash-based and other support-based programs in function in Bangladesh.²⁵ Among them, firstly, 'Old Age Allowance' to support 7% of the total population which is about 10 million sounds like a humungous task. But due to certain limitations, it only assists 2 million which is 20% of the potential beneficiaries. On the other hand, 'Allowance for the widowed and distressed women' or HDDWWAP covers only 0.7 million women which is even narrower in terms of coverage.²⁶ Another report shows that The HDDWWAP covers only around 10% of eligible women.²⁷ Since there are about 15.1 million destitute women in Bangladesh, the program still has a long way to go.²⁸

All the rigid claims scatter in vain if the number of destitute women in the rural area only is considered. According to a researcher, there are 30% of the rural women in Bangladesh can be addressed as destitute according to their

²⁴ Ibid. Ixxii.

²⁵ 'Old Age Allowance'; 'Allowance for widowed and distressed women'; 'Allowance for the distressed persons with disabilities'; 'Maternity-allowance for poor mothers'; 'Honourarium for freedom fighters'; 'Programmes for the orphans'; 'Subsidy for fuel'; 'Stipend for primary students'; 'Stipend for drop out students'; 'Stipend for girl students'; 'Stipend for students with disabilities'; 'Fund for garment workers training and support'; 'Temporary unemployment removal'; 'Employment Programme for the hardcore poor'; 'Disaster affected farmers' fund'; 'Rural Mother Centre (RMC)'; 'Maternal health voucher scheme'; 'Community nutrition programme'; 'Food assisted programmes are mainly of two types, the age-old Test Relief (TR) and the Food for works (FFW) Programme. FFW again has two separate streams such as Vulnerable Group Feeding (VGF) and Vulnerable Group Development (VGD). The former is given free of cost, VGD however, has elements like group formation, training and skill building including savings. Shawkat Ali. "Social Safety Nets." Banglapedia (online version), last modification on March 19, 2015. URL: http://en.banglapedia.org/index.php?title=Social_Safety_Net. Accessed: September 22, 2020.

²⁶ Shawkat Ali. "Social Safety Nets." Banglapedia (online version), last modification on March 19, 2015. URL: http://en.banglapedia.org/index.php?title=Social_Safety_Net. Accessed: September 22, 2020.

²⁷ Government of People's Republic of Bangladesh, "A Diagnostic Study on Old Age Allowance Programme and Allowance to the Husband Deserted Destitute Women and Widows Programme of Ministry of Social Welfare." *Strengthening Public Financial Management for Social Protection (SPFMSP) Project*. Finance Division, Ministry of Finance. 2018. 3.

²⁸ Calculated from the total population and the rural women population of Bangladesh.

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socio-economic status.²⁹ Therefore, the reality is worth an issue to look forward to. According to the Asian Development Bank (ADB), the national poverty rate has dropped down by 24.3 to 21.8% within two years from 2016 to 2018 which is a 2.5% reduction. According to the Seventh Five Year Plan of the government, it is supposed to drop by a total of 4.0%. In that case, the progress was admirable so far. But due to the strike of coronavirus in the year 2020 the whole situation has turned upside down. According to a report of financial express, in addition to the 34 (the report of Bangladesh Bureau of Statistics, BBS) million existing poor in Bangladesh another 36 million who were previously considered vulnerable and were existing on the verge of poverty, are awaiting to descend into poverty by the strike of coronavirus.³⁰ These will undoubtedly burden the SSNPs and impose a newer and more extreme challenge on the task of the Ministry of Social Welfare in Bangladesh. In this circumstance, time demands that the current status of the vulnerability of the destitute women and widows of Bangladesh must be addressed.

3.3 Issues of Transparency

On the other hand, the rescue of the destitute women and widows of the rural region implies to the Union Parishads of Bangladesh to a great extent. According to the Implementation Manual for Allowance to the Husband Deserted Destitute Women and the Widow (IMAHDDWW) the ward councilors/elected local representatives will be involved in the supervision of HDDWWAP.³¹ Therefore, transparency in the lowest tier of local government in Bangladesh surely casts a long shadow on the effective implementation of the program. However, ensuring transparency at the local level of Bangladesh has always been a huge challenge for Bangladesh. According to Hossain,

local government institutions in Bangladesh are very weak in providing basic services to the citizens and in promoting good governance to their constituencies due to a variety of constraints, including a lack of revenues, a low level of human capital in the local government bodies, the absence of participatory decision-making, and the lack accountability and transparency. The existing problems in transparency and accountability at local level finance are interrelated to a lack of people's participation in the budgeting process and a weak monitoring mechanism.³²

Accountability is mentioned in the above quotation multiple times. Since accountability and transparency goes parallel in terms of good governance and successful implantation of any project, there is a deformity in the execution of

²⁹ Chen MA. *A quiet revolution: women in transition in rural Bangladesh* (Dhaka: BRAC Prokashana, 1986).

³⁰ "BD's poverty rate may rise to 40.9pc due to pandemic: SANEM." Financial Express (online Desk), May 20, 2020. URL: <https://thefinancialexpress.com.bd/national/bds-poverty-rate-may-rise-to-409pc-due-to-pandemic-sanem-1588330261>. Accessed: September 21, 2020.

³¹ Government of Bangladesh, "Implementation Manual for Allowance to the Husband Deserted Destitute Women and the Widow." Ministry of Social Welfare. 2013.

³² Hussain, Anwar. "Ensuring Accountability and Transparency at Local Level Finance: A Study from SylhetSadarUpazila." *Bangladesh Development Research Center (BDRC) for the overall Working Paper Series* (BDRC: Flowes Street, USA, 2015). iii.

HDDWWAP and OAAP in Bangladesh. Transparency is yet to be achieved since the list of the beneficiaries of HDDWWAP is still under constant suspicion. It is believed that these lists are neither made transparently nor the government provides any supervision in this regard.³³ Therefore the procedure of nominating the destitute women under HDDWWAP must be investigated for the sake of judging the inclusiveness of the program. The tale of the misery of HDDWWAP doesn't end here. It is even more grievous that, 50% of the state's support on this behalf, never reaches the intended recipient. The pervasive corruption, ineligible selection of beneficiaries and nontransparent activities devour almost the entire funds. The biggest disappointment is that over 25% of the allocation is expended on providing a pension for government employees.³⁴ On the other hand, the government of Bangladesh also found the HDDWWAP lacking in terms of universality, training improvement, faulty payment system, inadequate resourcing of the program, developing the human resource, monitoring and reporting.³⁵ Besides, the schemes in this regard are coordinated at all and suffer from a lack of transparency and accountability to a great extent.³⁶ Now the question is with malpractice of this size how satisfied the beneficiaries of HDDWWAP will be is worth an issue to be analyzed.

On the other hand, OAAP in Bangladesh doesn't offer any brighter picture. According to an inspection of ADB across South Asian countries, Bangladesh has been demonstrated poorly in terms of OAAP practice. According to Begum and Wesumperuma,

It has a few weaknesses: it is means tested and so does not cover all poor older people. Nor has it been effective in reaching the target population. Some main causes are an abuse of power, malpractices, and political bias of locally elected representatives. Also, the benefit is very small (around \$4 per month).³⁷

As per the Government policy, the local government of Bangladesh is entrusted with the responsibility to implement the SSNPSs along with the OAAP. The limitation of the beneficiary selection process lack of participation in the grassroots governance, devoid of accountability and extreme denial of the poor peoples' access to the SSNPS implementation process have made the practice fall short in terms of transparency. In most cases, OAAP programs face

³³ "Social safety nets: Plug the holes in the system." Editorial, the Daily Star. April 12, 2016.

³⁴ Ibid.

³⁵ Government of People's Republic of Bangladesh, "A Diagnostic Study on Old Age Allowance Programme and Allowance to the Husband Deserted Destitute Women and Widows Programme of Ministry of Social Welfare." *Strengthening Public Financial Management for Social Protection (SPFMSP) Project*. Finance Division, Ministry of Finance. 2018. 5.

³⁶ "Social safety nets: Plug the holes in the system." Editorial, the Daily Star. April 12, 2016.

³⁷ Sharifa Begum and Dharmapriya Wesumperuma, "Overview of the Old Age Allowance Programme in Bangladesh." *Social Protection for Older Persons: Social Pensions in Asia*, Ed: Handayani, Wening and Babajanian, Babken (Metro Manila: ADB, 2012). P. 188.

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selection biases by the influence of politics and nepotism which have made the entire process somewhat dysfunctional.³⁸ Besides, the whole practice suffers from the detachment of civil society. Particularly the old persons themselves who are the recipients also don't possess any sort of access to the procedure during program implementation. These programs' major weaknesses transcend selection biases and political influence. Therefore, transparency in the implementation of OAAP is yet to be ensured.³⁹

4. CONCLUSIONS

The existing coverage of SSNPs hardly confines the amount of poor in Bangladesh. The prospect of this program considering its shortcomings seems very small. On the other hand, corruption is adding a dimension of hurdles in the path toward success. In order to assure sustainability in the livelihood as well as the resilience of the vulnerable beneficiary, these programs must be overviewed by the government of Bangladesh. From the amount of allowance to the area of coverage every aspect must be enlarged along with the implementation process. Unless such fundamental setbacks of the programs are not removed these programs will remain insignificant and far from their purpose.

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³⁸Mohammed Ziaul Haider & Arif Mahamud, "Beneficiary Selection and Allowance Utilization of Social Safety Net Programme in Bangladesh." *Journal of Human Rights and Social Work*, Vol. 2, 45–51.

³⁹Sharifa Begum and Dharmapriya Wesumperuma, "Overview of the Old Age Allowance Programme in Bangladesh." *Social Protection for Older Persons: Social Pensions in Asia*, Ed: Handayani, Wening and Babajanian, Babken (Metro Manila: ADB, 2012). P. 188.

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